

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Manaw MODI)	Group Art Unit: 3622
)	
Application No. 10/787,208)	Examiner: Ahmed, Affaf
)	
Filed: February 27, 2004)	
)	Confirmation No. 4685
For: METHODS, SYSTEMS, AND)	
ARTICLES OF MANUFACTURE)	
FOR PROVIDING INCENTIVES)	
FOR A FINANCIAL ACCOUNT)	

Mail Stop: RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the final Office Action mailed October 2, 2009, the period for response extending through February 2, 2010, by a request for extension of a one (1) month and fee payment filed concurrently herewith, and as a submission under 37 C.F.R. § 1.114 with the concurrently-filed Request for Continued Examination, please amend the above-identified application as follows:

Amendments to the Claims begin on page 2 this paper.

Remarks follow the amendments section of this paper.